GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:73
ANSWERED ON:10.08.2007
LOAN TO REAL ESTATE ETC.
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Will the Minister of FINANCE be pleased to state:

(a) whether the loans given by the public sector banks to the real estate and capital market sectors have increased in 2006-07 in comparison to 2005-06;

(b) if not, the details thereof;

(c) the details of guidelines given to banks for providing loans to the various sectors; and

(d) the names of the sectors which have received minimum and maximum flow of credit from the banks during the said years?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) & (b): As reported by Reserve Bank of India (RBI), the outstanding loans to real estate and capital market sector banks have increased by Rs. 61827.05 crore and 6768.48 crore respectively in 2006-07.

(c): RBI circular No. DBS.CO.PP.BC.21/11.01.005/2004-05 dated 29.6.2005 on real estate sector and circular No. DBOD No. Dir.BC.47/13.07.05/2006-07 dated December 15,2006 on capital market are available on the web site of RBI i.e. www.rbi.org.in

(d): As per available information outstanding credit as on May 25, 2007 to agriculture and allied activities, industry (small, medium and large), personal loans and services sector is as under:-

(Rupees crore)

Agricultural and allied activities	222042
Industry(small, medium and large)	676440
Personal loans	455439
Services	398428